# DEPARTMENT OF HEALTH SERVICES

714/744 P STREET BOX 942732 CRAMENTO, CA 94234-7320



August 8, 1991 Letter No.: 91-70

TO: All County Welfare Directors

All County Administrative Officers

SUBJECT:

QUALIFIED MEDICARE BENEFICIARY (QMB) AND QUALIFIED DISABLED

WORKING INDIVIDUAL (QDWI) INFORMATION NOTICES

REFERENCE: ACWDLs 90-02, 90-29, 90-42, 90-48, 90-71, 90-101, 91-09, 91-24

91-56

Enclosed is an updated QMB Information Notice (MC 008) which reflects the increased income limit of 100 percent of the federal poverty level (FPL) which became effective April 1991.

We have also enclosed a new QDWI Information Notice (MC 010) which has an income limit of 200 percent of the FPL.

Persons requesting information from the Department of Health Services on either the QMB or QDWI programs will be mailed the appropriate notice. Counties may also wish to use these notices to provide information on the two programs.

If you have any QMB or QDWI program questions, please contact Marge Buzdas at (916) 324-4972, ATSS 454-4972. For income questions, please contact RaNae Dunne at (916) 324-4955, ATSS 454-4955. For QMB systems questions, contact Michele White at (916) 445-2043, ATSS 485-2043. For QDWI Buy-In information, contact Ana Ramirez at (916) 739-3213.

Sincerely,

**ORIGINAL SIGNED BY** 

Frank S. Martucci, Chief Medi-Cal Eligibility Branch

Enclosure

cc. Medi-Cal Liaisons

Medi-Cal Program Consultants

# QUALIFIED MEDICARE BENEFICIARY PROGRAM INFORMATION NOTICE

This notice is to help you decide whether to apply for the Qualified Medicare Beneficiary Program. People eligible for this program will have their Medicare expenses for Part A and Part B premiums, coinsurance and deductibles paid by the Medi-Cal program. You may apply for the *QMB* program at your local county department of social services.

There are <u>four</u> requirements which you must meet if you want to be a qualified Medicare beneficiary (QMB).

#### HERE ARE THE FOUR REQUIREMENTS:

- 1. A QMB must be eligible for Medicare Part A (Hospital Insurance).
- 2. A *QMB* must have income which is equal to or less than \$572 if he/she is a single person or \$760 if he/she is married and living with a spouse.
- 3. A *QMB* must have property which is equal to or less than \$4000 if he/she is single or equal to or less than \$6000 if he/she is married and living with a spouse.
- 4. A QMB must meet certain other requirements and conditions which are part of the Medi-Cal program, such as being a California resident.

The following gives more information about the four *QMB* requirements.

REQUIREMENT 1	A QMB must be eligible for Medicare Part A.
□ lalre	ady have Part A Medicare Hospital Insurance.
Socia "cond	not have Part A Hospital Insurance but I understand I must apply for Part A at the al Security Administration before March 31, 1991. I understand that I can make a ditional application" for Part A so that I will only receive it if the premium is paid by Medi-Cal program.
	I have already applied for Part A.
	I will apply before March 31, 1992.
REQUIREMENT 2	A QMB who is not married or not living with a spouse must have countable

The following are examples of some types of income that count towards the *QMB* income limit. When a person applies to be a *QMB* at the county department of social services, the county will also look at other types of income and may treat the income differently from what is on this sheet. For example, if there is a minor child or children in the home, there may be deductions allowed which would reduce the amount of countable income.

income which is equal to or less than \$572. A QMB living with a spouse must have countable income which is equal to or less than \$760. These amounts are expected to increase sometime in

Fill in the amounts to see if you are close to the limit.

April, 1992.

I.	<u>Fill</u>	in the MONTHLY amounts for the person who	wants to be QMB
	1.	Social Security check	\$
	2.	VA benefits	\$
	3	Interest from bank accounts or certificates of deposits	\$
	4.	Retirement Income	\$
	5.	Any other Income	\$
	6.	Total - Add lines 1 through 5.	\$
П.	<u>lf</u> y am	ou are married and living with your spouse, co sounts for your spouse even if this spouse also	mplete the following MONTHLY wants to be a QMB.
	7.	Social Security check	\$
	8.	VA benefits	\$
	9.	Interest from bank accounts or certificates of deposit	\$
	10.	Any other income	\$
	11.	Retirement Income	\$
	12.	Total - Add lines 7 through 11.	\$
Ш	. <u>Fil</u>	I in the MONTHLY amounts for the person in I.	and if married, the spouse in II.
	13.	Gross earnings for the person who wants to be QMB	\$
	14.	Gross earnings for the Spouse	\$
	15.	Total - Add lines 13 and 14	\$
	16.	Subtract \$65	<u>\$65</u>
	17.	Remainder	\$
	18.	Divide by 2	\$
	19.	Total - Add lines 6, 12, and 18	<u>\$</u>

If you are not married, this amount cannot exceed \$572. If you are married and living with your spouse, this total cannot exceed \$760. However, if you have children or your spouse has low income this total may be higher. If you received a Title II Social Security cost of living adjustment, this amount will not be counted until April.

REQUIREMENT 3 A QMB who is not married or not living with his/her spouse must have countable property which is equal to or less than \$4000. A QMB who is married and living with his/her spouse must have countable property which is equal to or less than \$6000.

The following gives examples of countable property. Important: The home you and/or a spouse live in does <u>not</u> count. One car used for transportation does <u>not</u> count. If you apply at the county welfare department as a *QMB*, the county may treat the property listed on this form differently. There are other types of property which will also be looked at by the county welfare department. This other property may or may not count towards the *QMB* property limit.

Fill in the value of the following property which belongs to you, your spouse, or both of you.

1.	Checking accounts	\$
2.	Savings accounts	\$
3.	Certificates of Deposit	\$
4.	Stocks	\$
5.	Bonds	\$
6.	A second car (value minus amount owed)	\$
7.	A second home (value minus amount owed)	\$
8.	The cash surrender value of life insurance policies if the face value of <u>all</u> policies combined exceeds \$1500. (Do <u>not</u> include "term" insurance policies)	\$ <sub>:</sub>
9.	Total - Add lines 1 - 8.	\$

This amount cannot exceed \$4000 for a single person or \$6000 for a couple.

REQUIREMENT 4 A QMB must meet certain other Medi-Cal conditions. For example, Medi-Cal benefits received by a beneficiary after age 65 are recoverable by the State after death under certain conditions. Recovery may be made from the estate or distributee/heir of the Medi-Cal beneficiary if the beneficiary does not leave a surviving spouse, minor children, or a totally disabled child.

# Additional Information

For more information or if you wish to apply as a *QMB*, please call the number of your local department of social services.

# QUALIFIED DISABLED WORKING INDIVIDUAL INFORMATION NOTICE

Totice is to help you decide whether to apply for the Qualified Disabled Working Individual (QDWI) program. People is to help you decide whether to apply for the Qualified Disabled Working Individual (QDWI) program. People is for this program will have their Medicare Part A premiums paid by the Medi-Cal program. You may apply for the QDWI recram at your local county department of social services.

there are four requirements which you must meet if you want to be a QDWI.

#### ERE ARE THE FOUR REQUIREMENTS:

- . QDWI must be eligible for Medicare Part A (Hospital Insurance) as a disabled working individual.
- EQDWI must have a monthly income which is equal to or less than \$1,123 if he/she is a single person or \$1,500 if he/she is married and living with a spouse.
- 2. QDWI must have property which is equal to or less than \$4,000 if he/sne is single or \$6,000 if he/she is married and zing with a spouse.
- QDWI must meet certain other requirements and conditions which are part of the Medi-Cal program, such as being a Salifornia resident.

The following gives more information about the four QDWI requirements:

#### .EQUIREMENT 1

- . CDWI must be under age 65 and eligible for Medicare Part A with a premium.
- 📑 aiready Have Part A Medicare Hospital Insurance.
- to not have Part A Hospital Insurance, but I understand I must apply for Part A at the Social Security Administration.
- ] I have already applied for Part A.

#### **EQUIREMENT 2**

. GDWI who is not married or not living with a spouse must have countable income which is equal to or less than \$1,123 per north. A QDWI living with a spouse must have countable income which is equal to or less than \$1,500 per month. These mounts are expected to increase sometime in April 1992.

he following are examples of some types of income that count toward the QDWI income limit. When a person applies to be a two latter types of income and may treat the income afterently from what is on this sheet. For example, if there is a minor child or children in the home, there may be deductions slowed which would reduce the amount of countable income.

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Ill in the amounts to see if you are close to the limit.

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### A. Fill in the MONTHLY amounts for the person who wants to be a QDWI.

•	Social Security Check	3		
2.	VA benefits	S		<sub>p.</sub> s.
ŝ.	Jonthly interest	5	444	
	Retirement income	Ç)		
<u>.</u>	Any other unearned income	7		
i.	Fotal—Add lines 1 through 5.		s	

8.	if yo	u are married and living with your spouse, co if this spouse also wants to be a QDWI:	mр	nplete the following MONTHLY amounts for your s	spouse
	7.	Social Security check	\$	\$	
	8.	VA benefits	\$	\$	
	9.	Interest from bank accounts or certificates of deposit	\$	\$	
	10.	Retirement income	\$	\$	
	11.	Any other unearned income	\$	\$	
	12.	Total—Add lines 7 through 11.		\$	
c.	Fill i	n the MONTHLY amounts for the person in A a	nd,	d, if married, the spouse in B.	
	13.	Gross earnings for the person who wants to be a QDWI	\$	\$	
	14.	Gross earnings for the spouse	\$	\$	
	†5.	Total—Add lines 13 and 14	\$	\$	
	16.	Subtract \$65	-\$	\$65	
	17.	Remainder	\$	\$	
	18.	Divide line 17 by 2		\$	
	19.	Total—Add lines 6, 12, and 18.		\$	
-	re not	married, this amount cannot exceed \$1,123 per r		\$onth. If you are married and living with your spouse, to your spouse has low income, this total may be higher	
-	re not excee	married, this amount cannot exceed \$1,123 per r d \$1,500 per month. However, if you have children		onth. If you are married and living with your spouse, t	
REQUIR A QDW	re not excee REME	married, this amount cannot exceed \$1,123 per rd \$1,500 per month. However, if you have children INT 3  is not married or not living with his/her spouse	or mu	onth. If you are married and living with your spouse, t	er. ess than
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7.	A second home (value minus amount owed)	\$	<del></del>	
8.	The cash surrender value of life insurance policies if the face value of all policies combined exceeds \$1,500.	e \$		
	(Do not include "term" insurance policies.)			
9.	Total—Add lines 1 through 8.			\$

This amount cannot exceed \$4,000 for a single person or \$6,000 for a couple.

## **REQUIREMENT 4**

A QDWI must meet certain other Medi-Cal conditions. For example, you must be a California resident.

# Additional Information

For more information or if you wish to apply as a QDWI, please call the number of your local county department of social services.